

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michele Rae Rouse
Debtor

Case No. 20-03497-HWV
Chapter 7

District/off: 0314-1
Date Rcvd: Dec 10, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2021:

Recip ID	Recipient Name and Address
db	+ Michele Rae Rouse, 29A Pinewood Circle, Hanover, PA 17331-9393
5378729	ARS, P O Box 630806, Cincinnati, OH 45263-0806
5378727	+ Apex Asset Management, 2501 Oregon Pike, Suite 120, Lancaster, PA 17601-4890
5378728	Arcadia Recovery Bureau, P O Box 70256, Philadelphia, PA 19176-0256
5378730	+ Commercial Acceptance, 2 W. Main Street, Camp Hill, PA 17011-6326
5378731	Computer Credit, Inc., P O Box 5238, Winston Salem, NC 27113-5238
5378732	+ Dale Rouse, Helping Up Mission, 1029 East Baltimore Street, Baltimore, MD 21202-4705
5385914	Emergency Physician Associate of PA, PO Box 1123, Minneapolis, MN 55440-1123
5378734	HRRG, P O Box 5406, Cincinnati, OH 45273-7942
5378737	+ NAMDAR Realty Group, 150 Great Neck Road, Suite 104, Great Neck, NY 11021-3309
5378739	Penn Credit, P O Box 69703, Harrisburg, PA 17106-9703
5378741	UPMC Pinnacle, P O Box 829901, Philadelphia, PA 19182-9901
5378742	UPMC Pinnacle, P O Box 826813, Philadelphia, PA 19182-6813
5378743	+ Wells Fargo Dealer Services, P O Box 10709, Raleigh, NC 27605-0709

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5382066	EDI: FORD.COM	Dec 10 2021 23:48:00	Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI 48255-0953
5378733	+ EDI: FORD.COM	Dec 10 2021 23:48:00	Ford Motor Credit, P O Box 542000, Omaha, NE 68154-8000
5422723	EDI: IRS.COM	Dec 10 2021 23:48:00	Internal Revenue Service, ATTN: Centralized Insolvency Oper., P O Box 7346, Philadelphia, Pa 19101-7346
5389992	Email/PDF: resurgentbknotifications@resurgent.com	Dec 10 2021 18:47:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5378735	Email/Text: camanagement@mtb.com	Dec 10 2021 18:46:00	M & T Bank, P O Box 62182, Baltimore, MD 21264-2182
5378736	Email/Text: camanagement@mtb.com	Dec 10 2021 18:46:00	M & T Bank, P O Box 900, Millsboro, DE 19966
5386198	Email/Text: camanagement@mtb.com	Dec 10 2021 18:46:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
5378738	+ Email/Text: Bankruptcies@nragroup.com	Dec 10 2021 18:46:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
5380604	EDI: PENNDEPTREV	Dec 10 2021 23:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5380604	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 10 2021 18:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5378740	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com		

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5422724 Email/Text: kcm@yatb.com

Dec 10 2021 18:46:00 RMP LLC, 6955 Hildale Court, Indianapolis, IN 46250-2054

Dec 10 2021 18:46:00 York Adams Tax Bureau, 1405 Duke Street, P O Box 15627, York, PA 17405-0156

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2021 at the address(es) listed below:

Name	Email Address
Elizabeth Haley Rohrbaugh	on behalf of Debtor 1 Michele Rae Rouse hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,tlocondro@cgalaw.com,ephillips@cgalaw.com
Howard Gershman	on behalf of Creditor Ford Motor Credit Company LLC hg229ecf@gmail.com 229ecf@glpoc.comcastbiz.net
Larry W. Wolf	on behalf of Debtor 1 Michele Rae Rouse kcrider@larrywwolf.com kcrider@larrywwolf.com
Rebecca Ann Solarz	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmllawgroup.com
Steven M. Carr (Trustee)	stevecarr8@comcast.net pa31@ecfcbis.com;debclick@comcast.net;julie.reamcarrllc@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **Michele Rae Rouse**
First Name Middle Name Last Name
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **1:20-bk-03497-HWV**

Social Security number or ITIN **xxx-xx-4184**
EIN **20-8079509**

Social Security number or ITIN **----**
EIN **-----**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michele Rae Rouse
dba Quality Safety Services LLC, fka Michele
Lofgren

**By the
court:**

12/10/21



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.